

**Information to identify the case:**

Debtor 1	<u>Dawn M. Moats</u>	Social Security number or ITIN	xxx-xx-8546
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21172-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dawn M. Moats

2/13/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dawn M. Moats  
Debtor

Case No. 22-21172-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 13, 2023

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:**

Recip ID	Recipient Name and Address
db	+ Dawn M. Moats, 9 Livengood Lane, Fairchance, PA 15436-1285
15491703	+ Homeloan Investment Bank, 1 Home Loan Plaza, Warwick, RI 02886-1765

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 14 2023 04:39:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Feb 14 2023 04:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491692	+ EDI: CAPONEAUTO.COM	Feb 14 2023 04:39:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15491694	+ EDI: WFNNB.COM	Feb 14 2023 04:39:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15491693	+ EDI: WFNNB.COM	Feb 14 2023 04:39:00	Comenity Bank/Kay Jewelers, Po Box 182789, Columbus, OH 43218-2789
15491695	+ EDI: DISCOVER.COM	Feb 14 2023 04:39:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15491696	+ EDI: DISCOVER.COM	Feb 14 2023 04:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15491697	Email/Text: collecadminbankruptcy@fnni.com	Feb 13 2023 23:43:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15491699	Email/Text: collecadminbankruptcy@fnni.com	Feb 13 2023 23:43:00	First National Bank of Omaha, P.o. Box 3412, Omaha, NE 68197

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15491701	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 13 2023 23:43:00	Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
15491702	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 13 2023 23:43:00	Goldman Sachs Bank USA/Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
15491704	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 13 2023 23:43:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15491705	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 13 2023 23:43:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15492095	+ EDI: RMSC.COM	Feb 14 2023 04:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491707	+ EDI: RMSC.COM	Feb 14 2023 04:39:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15491706	+ EDI: RMSC.COM	Feb 14 2023 04:39:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15491708	+ EDI: RMSC.COM	Feb 14 2023 04:39:00	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15491709	+ EDI: RMSC.COM	Feb 14 2023 04:39:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15491710	Email/Text: hbbankruptcyntices@wvumedicine.org	Feb 13 2023 23:43:00	WVU Medicine, PO Box 865, Morgantown, WV 26507-0865
15491711	+ Email/Text: hbbankruptcyntices@wvumedicine.org	Feb 13 2023 23:43:00	WVU Medicine, 1 Medical Center Dr., Morgantown, WV 26506-1200

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Finance of America Mortgage LLC
cr		Towd Point Mortgage Trust 2015-2, U.S. Bank Nation
15491698	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15491700	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, P.o. Box 3412, Omaha, NE 68197

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Finance of America Mortgage LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2015-2 U.S. Bank National Association as Indenture Trustee bnicholas@kmlawgroup.com
Jodi Hause	on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV
Julie Frazee Steidl	on behalf of Debtor Dawn M. Moats julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Dawn M. Moats julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 8